UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Nicholas Fitzgerald, Esq. NF6129
Fitzgerald & Associates, P.C.
649 Newark Avenue
Jersey City, NJ 07306
Telephone (201) 533-1100
Counsel for Debtor

In Re: Jeanel Roman	Case No.: 22-14013 Judge: Rosemary Gambardella Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1.   ☒ Motion for Relief from the Automatic Stay filed by <u>PNC Bank National Association</u> , creditor,

A hearing has been scheduled for <u>   January 17, 2024   </u> , at <u>10:00 a.m.</u> .

    ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for <u>   </u> , at <u>   </u> .

    ☐ Certification of Default filed by <u>   </u> ,

I am requesting a hearing be scheduled on this matter.

2.   I oppose the above matter for the following reasons **(choose one)**:

    ☐ Payments have been made in the amount of $ <u>   </u> , but have not been accounted for. Documentation in support is attached.

☐   Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:

☒   Other **(explain your answer)**:
A payment in the amount of $4,000 will be made on December 29, 2023 but I
will need 2 months to become current.

3.   This certification is being made in an effort to resolve the issues raised in the certification

of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: 12/19/2023   *Jeanel Roman*
                                                                   Debtor's Signature

Date: _____
                                                                   Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
          13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
          opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
          Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
          Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
          Default.

rev.8/1/15